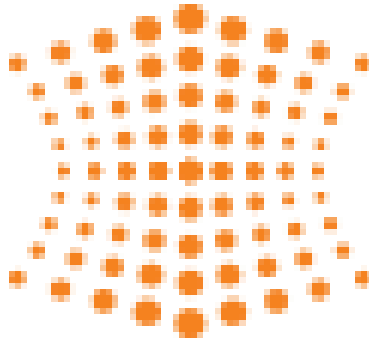




Thomas Capasse

Chief Executive Officer & Chief Investment Officer



Thomas Capasse serves as Chairman of our board of directors, Chief Executive Officer, and Chief Investment Officer. Mr. Capasse is also a Principal and co-founder of Ready Capital's external manager, Waterfall Asset Management, LLC.

Prior to founding our Manager, Mr. Capasse managed the principal finance groups at Greenwich Capital from 1995 until 1997, Nomura Securities from 1997 until 2001, and Macquarie Securities from 2001 until 2004. Mr. Capasse has significant and long standing experience in the securitization market as a founding member of Merrill Lynch's ABS Group (1983—1994) with a focus on MBS transactions (including the initial Subprime Mortgage and Manufactured Housing ABS) and experience in many other ABS sectors.

Mr. Capasse began his career as a fixed income analyst at Dean Witter and Bank of Boston. Mr. Capasse received a Bachelor of Arts degree in Economics from Bowdoin College in 1979.

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